Your Rights & Responsibilities

For Residential Customers



At National Fuel, it is important to us that all of our customers know about our policies and many helpful programs. This bill insert contains useful information about our procedures and your rights. For more details, visit our website at

NationalFuel.com or call us at 716-686-6123 or toll-free at 1-800-365-3234, Monday through Friday, 7 a.m. to 6 p.m. **Billing Information**

Each month, you will receive a bill detailing the amount of gas used during the service period, meter reading dates and a breakdown of your current charges. These charges consist of two parts: (1) Gas Supply Charges, which include the price of the gas itself plus interstate pipeline costs; and (2) Delivery Service Charges which reflect our cost of providing service to you. Gas Supply Charges cannot, by law, be marked up as they represent the cost of buying and transporting natural gas from regions in the U.S. to this area.

Your bill is due upon receipt and is considered overdue if not paid by the late payment date indicated. You can pay your bills by mail, in person at any of our Customer Assistance Centers. at any of our authorized agents or electronically using our online services features found at NationalFuel.com.

To avoid writing checks each month, consider enrolling in our AutoPay. This program makes it easy for customers to pay their bills automatically by deducting the amount due from their checking or savings account. This is a free service. We also offer online customer services for bill payments, submitting meter readings or account information and paperless bill options. Visit NationalFuel.com for more information. For customers who are visually impaired, bills can be sent in large type or Braille formats. Simply call us to make arrangements.

Meter Reading and Access

At National Fuel, we make every effort to read our meters once every other month on or around the date indicated on your bill. Whenever we are unable to gain access to read the meter, we leave a door hanger that provides you with the number for our automated meter reading reporting system, 1-888-NFG-READ (634-7323), and our website, NationalFuel.com, where you can enter your meter reading online.

To safely provide service, National Fuel may need access inside your home to inspect gas piping. If you fail to provide access at a reasonable time, you may be subject to a \$100 fee for nonaccess and your gas service could be shut off.

Disconnection Procedures

Disconnecting gas service for nonpayment or non-access is a last resort. Before your service is disconnected, we will make every effort to assist you in finding a program or service to help you pay your bill. Many times, we can direct you to sources of financial assistance to help keep your service on. If you believe there is a mistake on your bill, we will postpone disconnection and investigate your account. To avoid shut off for non-access, you must allow National Fuel inside your home to perform an inspection or complete necessary work. If you have a serious health or safety concern, it is important that you contact us upon receiving a disconnection notice.

Your service will NOT be disconnected before you receive a Final Disconnection Notice, which gives you an opportunity to contact us to work on resolving the situation. If your service has been disconnected and you have been unable to reach an agreement to have it restored, you may visit the New York State Public Service Commission's (PSC) complaint webpage at www.dps.ny.gov/complaints for assistance or call the PSC's Emergency Hotline at 1-800-342-3355 on weekdays between 7:30 a.m. and 7:30 p.m. Because the safety of our customers is important to us, we will NOT disconnect service between November 1 and April 15 (the winter months) UNLESS we have made an effort to personally contact you.

Turn-On Procedures

If service has been turned off for nonpayment, we will attempt to reconnect your service within 24 hours if the overdue amount has been paid; a payment agreement is signed and any necessary down payment has been made; a serious health or safety threat exists; or we are directed by the PSC to do so. If you receive public assistance and we have received a notice of payment from the agency assisting you, we will attempt to reconnect your service within 24 hours. Please note that there is a charge to restore service unless it is deemed that an error has been made or the Company's tariff allows for a waiver of such charge.

Security Deposits

Customers who apply for service on a short-term basis (more than 3 months, but less than a year) or seasonal basis (fewer than 3 months), may be asked to pay a security deposit. If you are required to pay a deposit, it will be held for 1 year and, following a good payment record during that time, it will be refunded to you, plus interest (at a rate set by the PSC). If your payments are untimely, the deposit will be held and the interest earned on the deposit will be credited to you on a vearly basis.

If a customer is delinquent in making payments or files for bankruptcy protection, we may request payment of a security deposit. Security deposits will not be required of customers who are receiving governmental assistance.

Alternate Service Providers & Your Rights

As a National Fuel customer, you may purchase your natural gas supplies from us or an alternate, non-utility provider (called a marketer). In all cases, we will continue to deliver gas to your home safely and reliably. Marketers are required by the PSC to provide you with the same rights and protections you are offered from National Fuel regarding disconnection of service due to nonpayment. For those customers who receive a National Fuel bill that includes charges from both the marketer and National Fuel, service may be disconnected and the gas supply terminated for nonpayment of the gas delivery and commodity charges.

Multiple and Two-Family Dwellings

There are special protections available when gas service is provided to multiple and two-family dwellings and you are not directly responsible for paying the gas bill. You are able to keep service on at a multiple dwelling if you join with other tenants to pay the bill. Tenants must pay only the current and subsequent bills and you can, by law, deduct your share from your rent. Similar protections apply to tenants in two-family dwellings.

Special Protections Application Form

Third Party Address:

If you meet any of the conditions described in the Special Protections section of this bill insert, please complete this form and return it with your next payment. This will ensure that you are afforded all protections to which you are entitled. It may be necessary for National Fuel to contact you to confirm your eligibility for Special Protections. Thank you for helping us to serve you better.

Name		Please check all that apply:	
(Please print)		O I am at least 62 years old or disabled or blind and live alone.	
Address		O Everyone in my household is at least 62 years old or blind	
City	Zip Code	or disabled or 18 years old or younger.	
Telephone Number		O I receive Public Assistance (PA) under case number or additional State payments.	
Account Number(As shown on your bill)		O I receive Supplemental Security Income (SSI). *Note SSI benefits are not the same as Social Security Retirement benefits.	
			Signature Date
O Please sign me up for the	ne Third Party Notification pro	gram mentioned in this insert	
Third Party Name:		Third Party Signature:	

Date

Understanding Natural Gas Safety

Natural gas is one of the safest and cleanest-burning energy sources available. At National Fuel, providing our customers with safe, reliable service is our highest priority.

Detecting a Gas Odor

Natural gas, in its natural state, is colorless and odorless. Because of this, natural gas providers must add a harmless, nontoxic odorant to it to make it more readily detectable. These odorants produce the well known "gassy odor" that is associated with natural gas, usually described as a rotten egg smell. If you detect a gas smell:

DO

- Leave the premises or area. and proceed to a deemed safe location, at least 330 ft. away.
- Call National Fuel's emergency line at
- 1-800-444-3130 from a different location.

DON'T

- Switch lights on or off.
- · Light any matches.
- Use any gas or electric appliances

Heating Safely and Efficiently

To ensure safe and efficient operation of your heating system, it is important for you to have it inspected by a qualified contractor prior to the beginning of each winter season.

Protecting You From Carbon Monoxide

Carbon monoxide is a colorless, odorless gas produced when fuel (heating oil, propane, charcoal or natural gas) is burned without enough air for complete combustion. If inhaled in large quantities for a prolonged period of time, carbon monoxide can cause unconsciousness, brain damage and even death.

Learning to identify the symptoms of carbon monoxide poisoning is the first step toward protecting you and your family. Symptoms include: fatigue; coughing; headache; irregular breathing; dizziness; overall paleness; nausea; and cherry red lips and ears. If anyone in your household experiences these symptoms, immediately open windows and doors to ventilate your home, then move outside and call 911 or your fire department.

There are a number of steps you can take to minimize the dangers of carbon monoxide poisoning, including: (1) Have your chimney, appliances and heating equipment inspected and tested by a qualified professional every year. (2) Ventless heaters should be installed to manufacturer's specifications and should never be used as a primary heat source. (3) Install a carbon monoxide detector in your home. Do not rely on carbon monoxide detectors as a substitute for maintaining appliances, heating equipment or chimneys. If you do choose to install a carbon monoxide detector, use it as an additional preventative

measure.* (4) Clear snow and ice from exhaust and combustion air vents for gas appliances to prevent carbon monoxide from accumulating in your home. (5) Never use a gas oven or stovetop for heating your home. (6) Never run a gasoline engine (such as a gasoline generator) or an automobile in an enclosed space. (7) Never use a portable charcoal or propane grill indoors.

*You should make sure that any carbon monoxide detector you consider for purchase is listed by Underwriters Laboratories (UL) to the current UL 2034 standard, "Carbon Monoxide Detectors." National Fuel does not endorse or recommend any specific brand of carbon monoxide detector.

Stay Safe—Call Before You Dig

A damaged gas pipeline or service line to a house may create an explosion hazard resulting in injury and death, severe property damage and loss of vital service. If you are planning a project that involves digging, trenching, drilling, grading or excavating:

- You are strongly encouraged to call 811 before you dig at least two full business days before the start of your project.
- We will send a professional to conduct a FREE site survey and mark the underground lines on your property.
- Once your underground lines have been marked, you will know the approximate location of your utility lines.
- · Respect the marks and dig with care.
- Have an emergency plan.

811 is the national number you should call before you begin any digging project. Whether you are planning to do it yourself or hire a professional, smart digging means calling **811** before each job.

Encroachment

Even if a construction project is not expected to interfere directly with existing natural gas pipelines, you may still be in danger of locating or digging too closely to related facilities. This is known as encroachment. To ensure your safety and National Fuel's ability to access its pipelines, call our toll-free number at **1-800-365-3234**.

Ask for Identification

For your safety, every National Fuel representative carries an identification card. If the badge is not clipped onto his or her clothing for easy viewing, ask to see it. If proper ID is displayed, please let the representative complete his or her job. If you are suspicious or have questions, call us immediately at **1-800-365-3234**. If you feel there might be a problem, call the local police.

A Helping Hand

If you fall behind on your gas bills, we offer a number of programs designed to assist you. Entering into a **Payment Agreement** with us offers you the chance to establish a payment schedule that takes into consideration your financial situation. In order to establish an agreement, you, as the account holder, may be required to visit one of our Customer Assistance Centers and provide proof of your household income and expenses. It is possible for you to designate someone else to do business for you; however, a power of attorney form is required. Such forms are available by contacting us. When you arrive, our experienced staff will work with you to determine the length of the agreement and a payment schedule that fits your needs. A payment agreement may also be available by calling us at **716-686-6123**. You will need access to a computer to finalize a payment agreement initiated by a phone call.

Special Protections

National Fuel offers **Special Protections** to help you maintain your gas service. If you and all other members of your household are age 18 or younger, age 62 or older, blind, disabled, receiving public assistance, Supplemental Social Security Income or additional state payments, you may be eligible for these protections. In addition to the situations mentioned above, we will NOT disconnect service if you or

a member of your immediate family is anticipating a hospital stay of 10 days or more. We will make an attempt to contact customers receiving Special Protections (by phone or in person) when collection activity for nonpayment occurs. At that time, a payment agreement can be made. It is important to us that you receive all the Special Protections available to you. If you qualify, simply complete and mail us the attached form or call 1-800-365-3234 so that we may update your account.

In the case of a **medical emergency**, providing a valid medical certificate from your doctor or local Board of Health may continue your service for 30 days. Extension of gas service beyond that time period may be available by contacting us to recertify your situation.

Our **Budget Plan** helps you manage your bills by establishing an average monthly payment amount that spreads the cost of higher wintertime bills over the course of a year. This program does not reduce your overall energy costs, but does help make your bill predictable.

For your convenience, you may designate a relative, friend, or agency to receive a reminder from us when your service becomes in danger of disconnection. **Third-party designees** are NOT responsible for paying your bill, but can work with us on your behalf to avoid service interruptions.

Request for Information You can learn more about our programs and services, or download a copy of "Rights and Responsibilities," from our website at **NationalFuel.com**. Look for "Customer Publications" under the "Utility Service, Payment & Meter, Account Overview" section.

For Gas Emergencies, call **1-800-444-3130** 24 hours a day, 7 days a week.

Billing Questions, Complaints & Customer

If you have a question, problem, request or complaint, please call us Monday through Friday, 7 a.m. to 6 p.m. Buffalo-area: **716-686-6123**

All other areas: 1-800-365-3234 or visit NationalFuel.com for more information.

Customers with hearing or speech difficulties can communicate with us on electronic display (TTY or teletypewriter) by calling

711 to have a relay-call placed to us.

If, after speaking with us, you are still not satisfied, you may file a complaint with or ask a question of the PSC as follows: Internet at www.dps.ny.gov/complaints; Telephone weekdays at 1-800-342-3377 from 8:30 a.m. to 4 p.m.; or Mail by writing the PSC's Office of Consumer Services at Three Empire State Plaza, Albany, NY 12223.

For more information, including translation services, call 1-800-365-3234. Esto folleto tambien es disponible en español. Para más información, llame al 1-800-365-3234.

